



Presentation to Analysts

June 2014

Genesis

1964-1976

- Set up by an Act of Parliament in 1964 as a subsidiary of the Central Bank (RBI)
- Ownership transferred to Govt. in 1976
- IDBI had been a policy bank in the area of industrial financing and development

1994-00

- IDBI Act amended to permit private ownership upto 49%.
- Domestic IPO in 1995, reduces Govt. stake to 72%.
- Post capital restructuring in 2000, Govt. stake reduced to 58.5%

2003 - 06

- IDBI Repeal Act passed in December 2003 for conversion to a banking company.
- Govt. ownership to be not below 51%
- Amalgamation of IDBI Bank Ltd. With IDBI Ltd. W.e.f. April 2, 2005
- Oct. 2006 amalgamated erstwhile UWB.

2007- 14

- Complete Networking (100% Core Banking)
- Name changed to IDBI Bank Ltd
- Achieved regulatory norms of SLR, CME
- Merged erstwhile subsidiaries IHFL & IGL with the Bank.
- Govt.stake increased from 52.67% to 65.14% by equity infusion
- Govt stake increased from 65.14% to 70.52% (equity infusion & conversion of Tier I bonds into equity)
- Govt stake increased from 70.52% to 76.50% by equity infusion

Status as Leading DFI

- Leading provider of long term finance
 - Played an apex role in helping create the industrial and infrastructural base in the country
 - Total Investments generated - ₹ 4000 billion (approx.) (over USD 80 bn)
 - Significant player in domestic debt syndication.
- Played a pivotal role in developing institutions that shaped the country's financial architecture
 - NSE - Electronic Stock Exchange,
 - NSDL - Securities Depository,
 - CARE - Rating Agency,
 - SHCIL - Depository Participant, e-stamping etc.
 - SIDBI - Funding institution for SSI and ME
 - Exim Bank- A bank to finance export Import
 - ARCIL - Asset reconstruction company
 - NeDFI - For development of North-East Region

Distribution Network

- **Reach**

- 1417 branches; 2538 ATMs
- 1- Overseas, 344-Metro, 422-Urban, 385-Semi Urban & 265-Rural
- Presence in 1005 locations
- Network of :
 - 66 Retail Asset Centres
 - 6 PSG Processing Centres
 - 21 Credit Processing Centres
 - 7 Regional Processing Units
 - 29 Central Clearing Units
- 9 Currency Chests across the country
- Internet banking
- 7 Regional & 1 Central Training College

- **Corporate customers:3000+**

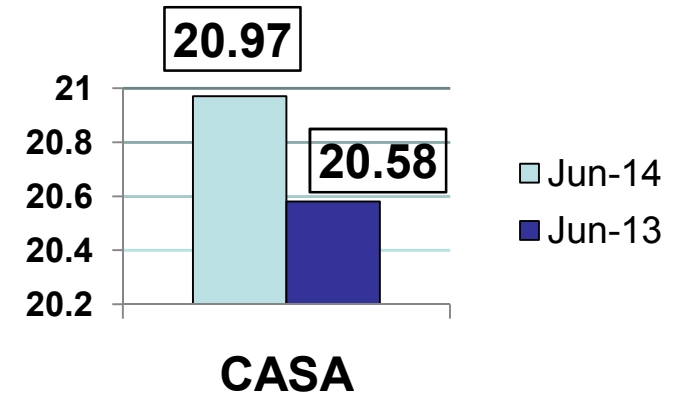
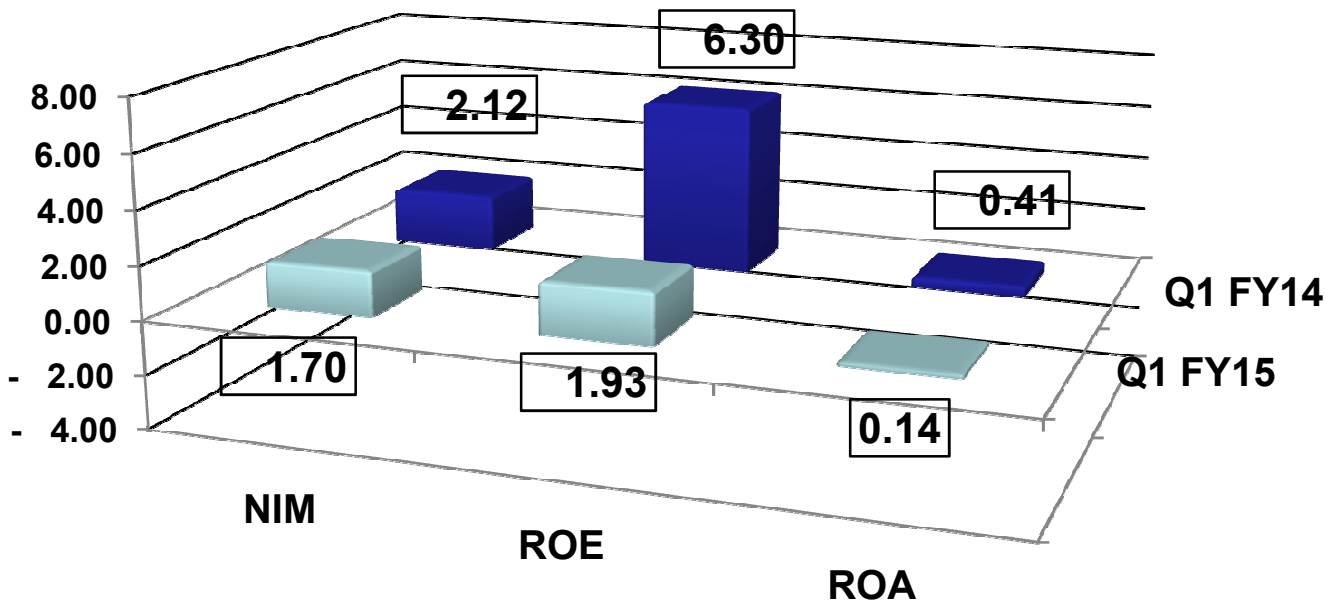
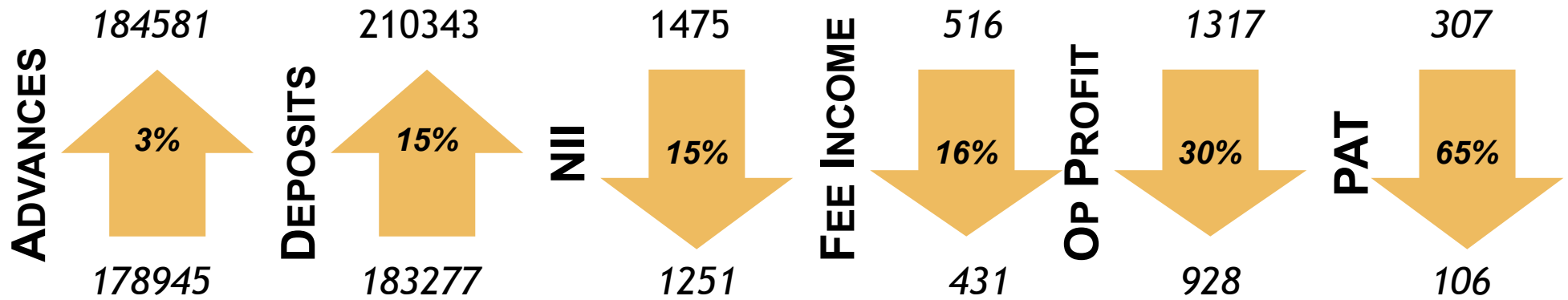
- Retail customer base: 6.5 million+

- **Global expansion plans**

- Initiated the process for setting up Branch Offices at Singapore and Representative Office at Shanghai



Highlights (Q1FY 15 over Q1FY 14) (₹ in Crore)



Balance Sheet

(₹ in Crore)

As at	Jun-14	Jun-13
LIABILITIES		
Capital	1604	1333
Reserve & Surplus	22129	20197
[Net Worth]	22003	19751
Deposits	210343	183277
Borrowings	65864	73429
Other Liabilities & provisions	9412	9554
Total	309352	287790
ASSETS		
Cash & balance with RBI	10688	10561
Bal. with banks & money at call	3657	1800
Investments	99886	86631
Advances	184581	178945
Fixed Assets [incl leased assets]	2986	2931
Other Assets	7554	6922
Total	309352	287790

Profit & Loss

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-14	Jun-13	Mar-14	Mar-13
Interest income	6733	6728	26598	25064
Interest expenses	5482	5253	20576	19691
Net Interest income	1251	1475	6021	5373
Other Income	500	717	2979	3220
Total income	1751	2192	9000	8593
Operating Expenses	822	875	3319	3134
- Employee Cost	395	490	1525	1569
- Other Operating Expenses	427	385	1794	1565
Operating Profit	928	1317	5681	5458
Provisions & contingencies	822	1010	4560	3576
- NPAs and write offs	411	740	3074	1996
- Restructured Assets	242	75	486	493
- Others (Invnt., Std Asset, etc)	124	14	380	348
- Tax	46	180	620	740
Profit After Tax	106	307	1121	1882

Details of Other Income

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-14	Jun-13	Mar-14	Mar-13
Commission, Excg & Brkg	369	381	1818	2237
Profit on sale of investments	39	147	522	391
Profit/(Loss) on revaluation of investment	0	-4	-1	39
Profit on sale of Fixed Assets	0	0	-2	0
Profit on forex/derivatives	60	152	349	193
Dividend from subsidiaries	2	0	28	6
Recovery from written off cases	3	11	130	238
Other misc income	27	29	135	116
Total	500	717	2979	3220
Fee Based Income	431	516	2205	2463

Details of Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended		FY Ended	
	Jun-14	Jun-13	Mar-14	Mar-13
Staff Cost	395	490	1525	1569
Rent, taxes & lighting	79	63	305	281
Printing & stationery	11	11	45	39
Advertisement & Publicity	3	5	40	13
Depreciation	31	27	113	124
Postage, Telegram, Teleph., etc	22	19	92	66
Repairs and maintenance	54	53	207	161
Outsourcing expenses	42	34	162	154
Other expenditure	185	174	829	727
TOTAL	822	875	3319	3134

Key Ratios

Particulars	Quarter Ended		FY Ended	
	Jun-14	Jun-13	Mar-14	Mar-13
Net Interest Margin	1.70%	2.12%	2.17%	2.12%
Return on Assets	0.14%	0.41%	0.38%	0.69%
Return on Equity	1.93%	6.30%	5.57%	10.39%
Cost of all liabilities	6.99%	7.03%	6.95%	7.26%
Yield on Total Assets	9.23%	9.97%	9.99%	10.43%
Margin	2.23%	2.93%	3.04%	3.17%
Cost of Funds	7.91%	8.00%	7.87%	8.31%
Return on Earning Assets	9.50%	10.23%	10.28%	10.71%
Spread	1.59%	2.24%	2.41%	2.40%
Non-interest income to Total Income	6.91%	9.63%	10.07%	11.38%
Efficiency [Cost- Net Income] Ratio	46.98%	39.94%	36.88%	36.48%
Staff Expenses to total income	5.47%	6.58%	5.16%	5.55%
Staff Expenses to total expenses	6.27%	8.00%	6.38%	6.88%
Overhead efficiency ratio	60.77%	81.90%	89.75%	102.72%

Balance Sheet Ratios

(₹ in Crore)

Particulars	Jun-14	Jun-13
Total Business [Dep. + Adv.]	394924	362222
S B Deposits to Total Deposits	12.53%	12.08%
Current Account Deposits to Total Deposits	8.44%	8.49%
Time Deposits to Total Deposits	79.03%	79.43%
Book Value - Rs.	137.18	148.19
Total Off B/Sheet item to Total Assets	69.89%	69.19%
Owned Funds to total outside liabilities	7.97%	7.69%
Tier One Capital	20991	19885
Tier Two Capital	10480	12703
Total Capital	31471	32588
Total Risk Weighted Assets	267048	258996
Total Risk Weighted Assets to Total Assets	86.32%	89.99%
CRAR Base I III (Total)	11.78%	12.58%
Common Equity Tier 1	7.85%	7.36%
Additional Tier 1	0.01%	0.32%
Tier 2 Ratio	3.92%	4.90%
Number Of Accounts		
(i) Savings	8333004	7254623
(ii) Current	573987	508514
(iii) Term deposits	2325918	1985857

NPAs

(₹ in Crore)

Particulars	Jun-14	Jun-13
Gross Advances	190760	183537
Gross NPAs	10763	7959
Gross NPAs as % of Gross Advances	5.64%	4.34%
Total Provisions held	6179	3992#
Net Advances	184581	178945
Net NPAs	5292	3872
Net NPAs as % of Net Advances	2.87%	2.16%
Provision Coverage Ratio	51.53%	52.76%
Provision Coverage Ratio as per RBI Guidelines *	63.81%	67.97%

* including Prudential written off cases

Total Provision excluding NPV Loss of ₹ 95.12 Cr

Sectoral NPAs	%
Agri and Allied Activities	14.46
Industry (Micro, Small, Medium & Large)	5.72
Services	8.48
Personal Loans	1.38
Others	4.70

Summary of NPAs as on June 30, 2014

(₹ in Crore)

For the Quarter	Gross NPA	NPA Provision & NPV Loss	Net NPA
As on 01.04.2014	9960	5058	4902
Additions (First Time NPA)	1088	557	531
Less:			
(i) Upgradations	106	56	50
(ii) Recoveries	174	83	91
(iii) Write off	5	5	0
As on 30.06.2014	10763	5471	5292

Classification of NPAs as on June 30, 2014

(₹ in Crore)

	Gross NPA	Provision	NPV Loss	Net NPA	% of Provision to Gross NPA
Sub Standard Assets	3357	1015	14	2328	30.24
Doubtful Assets	7055	4012	79	2964	56.87
Loss Assets	351	351	0	0	100.00
Total	10763	5378	93	5292	49.97

Break up of Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter ended		FY ended
	Jun-14	Jun-13	Mar-14
Depreciation on investment	64	10	180
Provision for NPAs	406	739	1681
Provision towards standard assets*	33	0	173
Provision for Restructured Assets (including FITL)	242	75	486
Income Tax	238	433	1169
Deferred Tax	-193	-253	-550
Bad Debts Writen off	5	1	1393
Others	27	4	27
Total	822	1010	4560

Includes Provision towards Restructured Standard Assets @ 3.6875%

Liabilities

(₹ in Crore)

Deposits	Jun-14	Jun-13
Current	17743	15565
Savings	26366	22145
Term	166235	145567
Total	210343	183277

Maturity Profile	Amount
Upto 6 months	94909
6 months -1 year	44421
1 year - 3 years	74651
3 years - 5 years	23949
> 5 years	38277
Total	276207

Borrowings	Jun-14	Jun-13
Tier I	1709	2559
Tier II	14566	14566
Others	26373	32206
Outside India	23216	24098
Total	65864	73429

Advances

(₹ in Crore)

Vertical	Jun-14	Jun-13
CBG	84156	87382
ICG	48024	45907
RBG	52400	32100
PSG#	-	13557
Grand Total	184581	178946

PSG has been merged into
RBG w.e.f. May 1, 2014

Nature	Jun-14	Jun-13
Bills	4709	4354
CC, OD, WCDL ETC	45107	41211
Term Loans- Other	134765	133381
Total	184581	178946
Top 20 Borrowers	22443	

Maturity Profile	Advances
Upto 6 months	21031
6 months to 1 year	10904
1 year to 3 years	72242
3 years to 5 years	27085
> 5 years	53319
Total	184581

Advances

(₹ in Crore)

Industry	Outstanding			Committed		
	FB	NFB	TOTAL	FB	NFB	TOTAL
POWER	21560	8373	29933	32509	14927	47436
OIL & GAS/PETROLEUM PRODUCTS	8392	9115	17507	11176	18275	29452
INFRASTRUCTURE OTHERS	10416	9591	20007	14164	14084	28248
ROADS & BRIDGES / PORTS	12818	5332	18150	16798	10716	27513
HOUSING LOANS	23329	0	23329	24793	0	24793
IRON AND STEEL	12205	4938	17143	14862	9069	23930
TELECOM	6499	3842	10342	8386	6638	15024
NBFC	7874	154	8028	11256	1312	12568
FINANCIAL SERVICES (OTHER THAN BANKS & NBFCs)	740	81	822	6648	4084	10732
TRADING	2572	2068	4640	4241	5878	10119
TEXTILES	5953	1340	7293	8016	1991	10007
GENERAL MACHINERY & EQUIPMENTS	2534	5859	8393	3411	6533	9945
CONSTRUCTION	1509	6009	7518	1821	7962	9783
BANKING	604	1568	2172	814	8851	9665
CHEMICAL & CHEMICAL PRODUCTS	2092	1992	4085	4462	3504	7966
HOUSING FINANCE COMPANIES	3294	0	3294	7435	0	7435
FERTILIZERS	1361	1473	2834	2772	4462	7234
CEMENT	5044	798	5841	5843	1264	7107
METALS AND METAL PRODUCTS(OTHER THAN MFG.OF BASIC IRON AND STEEL)	1104	2622	3725	2132	4048	6180
ELECTRICAL MACHINERY & EQUIPMENTS	1129	2814	3942	1531	4480	6011
Total	131027	67968	198996	183069	128077	311147

Summary of Restructured Advances as on June 30, 2014

(₹ in Crore)

Particulars	PA	NPA	Total
Gross	17195	2931	20126
Less: FITL Provision	1160	155	1315
Net of FITL Provision	16035	2776	18811
Less: Cases considered for Provisioning @ 0.40%	2248	0	2248
Total	13787	2776	16563

Industry wise Restructured Advances

(₹ in Crore)

Industry	Net Outstanding June 2014	Industry	Net Outstanding June 2014
AGRO INDUSTRIES	256	IRON AND STEEL	441
AIR TRANSPORT	1 183	METAL INDUSTRY	1 316
AQUACULTURE	87	MINING AND QUARRYING	46
CEMENT	28	MISC. INDUSTRY	120
CERAMIC INDUSTRY	116	MOTOR VEHICLES	307
CHEMICAL AND FERTILIZERS	65	OIL EXPLORATION	96
COAL	55	OTHER SERVICES	54
DAIRY FARM AND POULTRY	37	PAPER	153
EDUCATION	489	PHARMACEUTICALS	302
ELECTRICAL MACHINERY	1 322	PLASTIC PRODUCTS	2
ELECTRICITY GENERATION	2 130	RETAIL STORE	104
ELECTRONICS	126	RUBBER	2
ENTERTAINMENT	35	SHIP BUILDING	578
FOOD AND BEVERAGES	110	SUGAR	349
GLASS MFG	511	TELECOMMUNICATIONS	847
HEALTH CARE	20	TEXTILES	648
HOTEL	295	TRANSPORT SERVICES	25
INFRASTRUCTURE	4 296	WASTE MANAGEMENT	15
		Total	16563

PA to NPA out of Restructured Advances as on June 30, 2014

(₹ in Crore)

Industry	Net Outstanding June 2014	Industry	Net Outstanding June 2014
AGRO INDUSTRIES	103	IRON AND STEEL	1
AIR TRANSPORT	696	METAL INDUSTRY	143
AQUACULTURE	8	MINING AND QUARRYING	3
CEMENT	7	MISC. INDUSTRY	22
CERAMIC INDUSTRY	64	MOTOR VEHICLES	51
CHEMICAL AND FERTILIZERS	5	OTHER SERVICES	10
DAIRY FARM AND POULTRY	1	PAPER	9
EDUCATION	40	PHARMACEUTICALS	0
ELECTRICAL MACHINERY	66	PLASTIC PRODUCTS	0
ELECTRICITY GENERATION	168	RETAIL STORE	70
ELECTRONICS	44	SHIP BUILDING	1
ENTERTAINMENT	5	SUGAR	23
FOOD AND BEVERAGES	26	TELECOMMUNICATIONS	80
HEALTH CARE	2	TEXTILES	107
HOTEL	6	TRANSPORT SERVICES	3
INFRASTRUCTURE	609		
		Total	2373

Investments

(₹ in Crore)

Category	HTM	AFS	HFT	Total
Government securities	52812	4925	2107	59844
SASF Securities	4691	0	0	4691
Shares (Equity)	0	2469	12	2481
Shares (Preference)	0	456	0	456
Debentures/ Bonds	0	12620	0	12620
Subsidiaries / Joint Ventures	644	0	0	644
Security Receipts	0	526	0	526
Others (CPs/CDs/MF) etc	18506	119	0	18625
Total	76653	21115	2119	99887

List of Some Strategic Investments

Name of Company	Percentage Holding
IDBI CAPITAL MARKET SERVICES LIMITED	100.00
IDBI INTECH LIMITED	100.00
IDBI MF TRUSTEE COMPANY LTD.	100.00
IDBI ASSET MANAGEMENT LTD.	65.22
IDBI TRUSTEESHIP SERVICES LIMITED	54.70
IDBI FEDERAL LIFE INSURANCE COMPANY LIMITED	48.00
NATIONAL SECURITIES DEPOSITORY LIMITED	30.00
NSDL E-GOVERNANCE INFRASTRUTURE LIMITED	30.00
BIOTECH CONSORTIUM INDIA LIMITED	27.93
CORPORATION LIMITED	25.00
PONDICHERRY INDUSTRIAL PROMOTION	
DEVELOPMENT AND INVT CORP LTD	21.14
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	19.21
	contd...

List of Some Strategic Investments

Name of Company	Percentage Holding
ASSET RECONSTRUCTION COMPANY (INDIA) LIMITED	19.18
OTC EXCHANGE OF INDIA LIMITED	17.00
CREDIT ANALYSIS AND RESEARCH LIMITED	16.62
EDC LIMITED	11.43
NEPAL DEVELOPMENT BANK LIMITED	10.00
UNIVERSAL COMMODITY EXCHANGE LTD.	10.00
CLEARING CORPORATION OF INDIA LIMITED	7.50
CORDEX INDIA PVT. LTD.	7.14
STCI FINANCE LIMITED	6.60
NATIONAL STOCK EXCHANGE OF INDIA LIMITED	5.00
UNITED STOCK EXCHANGE OF INDIA LIMITED	0.97
CENTRAL REGISTRY OF SECRTSN ASSET RECONSTR & SECR T INTEREST OF INDIA	0.90



Thank You